**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10043247
Filing Date	2002-01-14
First Named Inventor	David Lee Garrison
Art Unit	3693
Examiner Name	Kirsten Sachwitz Apple
Attorney Docket Number	23952-0045

**U.S.PATENTS**

Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	4774664		1988-09-27	Campbell et al.	
	2	4908850		1990-03-13	Masson et al.	
	3	4947028		1990-08-07	Gorog	
	4	5153907		1992-10-06	Pugh et al.	
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	6	5208593		1993-05-04	Tong et al.	
	7	6119104		2000-09-12	Brumbelow et al.	
	8	5298731		1994-03-29	Ett	

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	9	5432326		1995-07-11	Noblett, Jr. et al.	
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	13	6026385		2000-02-15	Harvey et al.	
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	20	5740549		1998-04-14	Reilly et al.	
	21	5754938		1998-05-19	Herz et al.	
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31	6070150		2000-05-30	Remington et al.	
32	6119106		2000-09-12	Mersky et al.	
33	6327577		2001-12-04	Garrison et al.	

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**U.S.PATENT APPLICATION PUBLICATIONS**

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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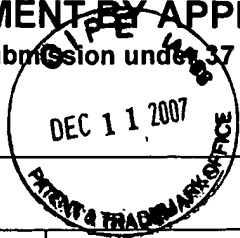
**FOREIGN PATENT DOCUMENTS**

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1	780807	EP		1997-06-25	Pitney Bowes Inc.		<input type="checkbox"/>
	2	782108	EP		1996-12-19	Pitney Bowes Inc.		<input type="checkbox"/>
	3	63268086	JP		1988-04-11	Toyo Comm. Equipment Co. Ltd.	Abstract	<input checked="" type="checkbox"/>

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**NON-PATENT LITERATURE DOCUMENTS**

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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T5
	1	Anonymous, "Industry Protests Curb US Routing Number Reforms," Cash Management News, July/Aug. 1994, n101, pgs. 1-2.	<input type="checkbox"/>
	2	Bruce Zagaris and Scott B. MacDonald, "Money Laundering, Financial Fraud, and Technology: The Perils of an Instantaneous Economy," The George Washington Journal of International Law and Economics, Washington: 1992, Vol. 26m Iss. 1: pages 1-32.	<input type="checkbox"/>
	3	"11-digit Zip Code Causes Concern," March 1993, Direct, p.16.	<input type="checkbox"/>
	4	Pavely, Richard W., "Automation brings changes to USPS," Jan. 1993, Office, v117n1, p:42.	<input type="checkbox"/>
	5	"History of the U.S. Postal Service: 1775-1993," Downloaded from Internet. <URL: www.usps.com/history/history/his3_5.htm> [retrieved on 07-30-2002].	<input type="checkbox"/>
	6	"1995 Software Guide: Conveying the message faster, more efficiently," Direct Marketing [Downloaded from PROQUEST]. Vol. 58, No. 2, June 1995, p.46-[printed pages 1-10].	<input type="checkbox"/>
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	10	"SSN Verifier Another Step Toward Stemming Fraud," Item Processing Report, The Gale Group, v5, n6, March 31, 1994.	<input type="checkbox"/>

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11	"The Card Industry Cools Its Heels Waiting For a Fraud-Busting Code," Credit Card News, The Gale Group, v5, n26, May 1, 1993.	<input type="checkbox"/>
12	Declaration of Mary Elizabeth Lawson (3 pages).	<input type="checkbox"/>
13	Disclosure Under 37 C.F.R. 1.56 (4 pages).	<input type="checkbox"/>

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**EXAMINER SIGNATURE**

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

**OR**

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

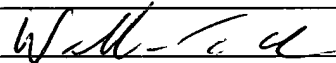
☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date (YYYY-MM-DD)	2007-12-07
Name/Print	William T. Cook	Registration Number	58,072

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**